



Order Filed on October 21, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

RUSSELL LOW, ESQ. RLL-4745  
LOW & LOW, LLC  
Attorneys at Law  
505 Main Street  
Hackensack, NJ 07601  
(201) 343-4040  
Attorneys for Debtor

---

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

IN RE: : CHAPTER 13  
  
Eric Celestine & Theresa Celestine : CASE NO. 21-17135  
  
Debtors : The Honorable Vincent F. Papalia


---

**ORDER APPROVING MORTGAGE REPAYMENT AGREEMENT**

---

The relief set forth on the following page, numbered two (2), is hereby ORDERED.

**DATED: October 21, 2022**

  
\_\_\_\_\_  
Honorable Vincent F. Papalia  
United States Bankruptcy Judge

THIS MATTER having come before the Court upon the Debtors Notice of Motion for an Order approving a Motion to Approve Mortgage Repayment Agreement and Court having examined the evidence presented, and for good cause shown, it is hereby ORDERED as follows:

1. The Motion to Approve Mortgage Repayment Agreement, dated June 24, 2022, as between the Secured Creditor and the Debtors, attached as an Exhibit to the motion, is approved.

2. \$65,234.94 is the total repayment amount. The debtors will make monthly payments in the amount of \$448.74 for 240 months. \$28,943.92 will be capitalized into the Chapter 13 plan and will be cured through payments made to the Chapter 13 Standing Trustee.

3. The Secured Creditor, Real Time Resolutions, Inc. must file an amended proof of claim that reflects application of the repayment agreement within 30 days of the entry of this Order.

4. The debtors must file a Modified Chapter 13 Plan within 15 days of the entry of this Order.

In re:  
Eric Celestine  
Theresa Celestine  
Debtors

Case No. 21-17135-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 21, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Celestine, Theresa Celestine, 1826 Longview Court, Teaneck, NJ 07666-3711

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor CSMC 2021-RPL1 nj-ecfmail@mw-c-law.com alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor CSMC 2021-RPL1 Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor The Huntington National Bank nj-ecfmail@mw-c-law.com jhillier@mw-c-law.com
Michael J. Milstead	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Oct 21, 2022

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor CSMC 2021-RPL1 Trust bkecf@milsteadlaw.com bkecf@milsteadlaw.com

Russell L. Low

on behalf of Debtor Eric Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low

on behalf of Joint Debtor Theresa Celestine ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Steven P. Kelly

on behalf of Creditor Real Time Resolutions Inc. skelly@sterneisenberg.com, bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10